



Lehi City (2016) - Plan Comparison - Plan Designs and Rates

In-Network Plan Design		Trad \$750/\$1500				STAR \$2000/\$4000			
Deductible		\$750/\$1500				\$2000/\$4000			
Out-of-Pocket Maximum		\$3600/\$7200				\$3000/\$6000			
Coinsurance		80%				80%			
Embedded Deductible/Out-of-Pocket Max		Yes / Yes				No / No			
<u>In-Network Professional Services</u>		<u>Member Responsibility</u>				<u>Member Responsibility</u>			
Primary Care Physician		\$30				20% AD			
Specialist		\$40				20% AD			
Mental Health Outpatient		\$30				20% AD			
Urgent Care		\$40				20% AD			
Emergency Room		\$150				20% AD			
<u>Prescription Drugs</u>									
Tier1/Tier2/Tier3/Tier4		\$10/\$25/\$50/20%				\$10 AD/\$25 AD/\$50 AD/20% AD			
		Single	EE + SP	EE + CH	Family	Single	EE + SP	EE + CH	Family
Employee Premium (Monthly)		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Employer Premium (Monthly)		\$ 515.58	\$ 1,067.24	\$ 1,067.24	\$ 1,443.60	\$ 452.70	\$ 937.10	\$ 937.10	\$ 1,267.56
Total Premium Rate		\$ 515.58	\$ 1,067.24	\$ 1,067.24	\$ 1,443.60	\$ 452.70	\$ 937.10	\$ 937.10	\$ 1,267.56
Max Employer H.S.A. Contribution (Monthly)		\$ -	\$ -	\$ -	\$ -	\$ 83.33	\$ 166.67	\$ 166.67	\$ 166.67
Max Employer H.S.A. Contribution (Annual)		\$ -	\$ -	\$ -	\$ -	\$ 1,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Total Employer Contribution (Monthly)		\$ 515.58	\$ 1,067.24	\$ 1,067.24	\$ 1,443.60	\$ 536.03	\$ 1,103.77	\$ 1,103.77	\$ 1,434.23



Lehi City (2016) - Plan Comparison - Assumptions and Methods

Professional Services

Primary Care Physician	\$110
Specialist	\$190
Mental Health Outpatient	\$140
Urgent Care	\$185
Emergency Room	\$1,300

Assumed "Allowed Amount" per visit

Tax Assumptions

Marginal Federal Tax Rate	15%
State Income Tax Rate	5%

Assumed Employee Tax Rates

HSA Contribution Assumptions

Employee Contributions
Employer Contributions*
Total Contributions

Trad \$750/\$1500			
Single	EE + SP	EE + CH	Family
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
\$ -	\$ -	\$ -	\$ -

STAR \$2000/\$4000			
Single	EE + SP	EE + CH	Family
\$ -	\$ -	\$ -	\$ -
\$ 1,000	\$ 2,000	\$ 2,000	\$ 2,000
\$ 1,000	\$ 2,000	\$ 2,000	\$ 2,000

*Employer Contributions are Guaranteed

Other Assumptions and Methods

All claims and procedures take place In-Network

Estimated Relative Savings is rounded to the nearest \$100 from the resulting calculations, and savings less than \$100 is considered immaterial

***Results of examples are for illustrative purposes only, and are derived from assumed average costs of various procedures and medication.**



Lehi City (2016) - Plan Comparison Tool - Single Coverage

Simulation Results	Estimated Relative Savings	
	Trad \$750/\$1500	STAR \$2000/\$4000
Single (2) - No Claims (or Preventive Only)		\$1,000
Single (3) - Infrequent Office Visits (2)		\$800
Single (4) - Infrequent Office Visits (2) + Specialist (2)		\$500
Single (5) - Infrequent Office Visits (2) + Mental Health (2)		\$600
Single (6) - No Office Visits (0) + Urgent Care (1)		\$900
Single (7) - Infrequent Office Visits (2) + Urgent Care (1)		\$700
Single (8) - Moderate Office Visits (5) + Urgent Care (1)		\$500
Single (9) - Infrequent Office Visits (2) + Moderate Urgent Care (2)		\$600
Single (10) - No Office Visits (0) + Emergency Room (1)	\$200	
Single (11) - Infrequent Office Visits (2) + Emergency Room (1)	\$300	
Single (12) - Moderate Office Visits (5) + Emergency Room (1)	\$600	
Single (13) - Infrequent Office Visits (2) + Moderate Emergency Room (2)	\$800	
Single (14) - Frequent Office Visits (8)		\$400
Single (15) - Infrequent Office Visits (2) + Low Medication (12x\$15T1, 12x\$4T1)		\$800
Single (16) - Moderate Office Visits (5) + Low Medication (12x\$15T1, 12x\$4T1)		\$500
Single (17) - Moderate Office Visits (5) + Moderate Medication (12x\$125T1)	\$800	
Single (18) - Frequent Office Visits (8) + UC (1) + Moderate Medication (12x\$75T2)	\$700	
Single (19) - Frequent Office Visits (8) + UC (1) + High Medication (12x\$575T2)	\$700	
Single (20) - Moderate Office Visits (5) + Specialty Medication (12x\$4000T4)		\$1,600
Single (21) - Infrequent Office Visits (2) + Minor Procedure (\$2,000)	Immaterial Difference	
Single (22) - Infrequent Office Visits (2) + Outpatient Surgery (\$5,000)	Immaterial Difference	
Single (23) - Moderate Office Visits (5) + Minor Inpatient Surgery (\$10,000)		\$800
Single (24) - Moderate Office Visits (5) + Moderate Inpatient Surgery (\$20,000)		\$1,600
Single (25) - Moderate Office Visits (5) + Major Inpatient Surgery (\$30,000)		\$1,600
Single (26) - Catastrophic Event (\$50,000+)		\$1,600

Simulation Summary	Trad \$750/\$1500	STAR \$2000/\$4000
Estimated % employees with annual cost savings	19%	81%
Estimated average savings savings > \$0	\$538	\$794

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Lehi City (2016) - Plan Comparison Tool - EE + Spouse Coverage

Simulation Results	Estimated Relative Savings	
	Trad \$750/\$1500	STAR \$2000/\$4000
EE + SP (2) - No Claims (or Preventive Only)		\$2,000
EE + SP (3) - Infrequent Office Visits (4)		\$1,700
EE + SP (4) - Infrequent Office Visits (4) + Specialist (2)		\$1,400
EE + SP (5) - Infrequent Office Visits (4) + Mental Health (2)		\$1,500
EE + SP (6) - Infrequent Office Visits (4) + Urgent Care (1)		\$1,500
EE + SP (7) - Moderate Office Visits (7) + Urgent Care (1)		\$1,300
EE + SP (8) - Infrequent Office Visits (4) + Moderate Urgent Care (2)		\$1,400
EE + SP (9) - Infrequent Office Visits (4) + Emergency Room (1)		\$500
EE + SP (10) - Moderate Office Visits (7) + Emergency Room (1)		\$300
EE + SP (11) - Infrequent Office Visits (4) + Moderate Emergency Room (2)	\$600	
EE + SP (12) - Frequent Office Visits (10)		\$1,200
EE + SP (13) - Infrequent Office Visits (4) + Low Rx (12x\$15T1, 12x\$4T1) + Low Rx		\$1,600
EE + SP (14) - Moderate Office Visits (7) + Low Rx (12x\$15T1, 12x\$4T1) + Low Rx		\$1,300
EE + SP (15) - Moderate Office Visits (7) + Mod Rx (12x\$125T1) + Low Rx	Immaterial Difference	
EE + SP (16) - Frequent Office Visits (10) + UC (1) + Mod Rx (12x\$75T2) + Low Rx	Immaterial Difference	
EE + SP (17) - Frequent Office Visits (10) + UC (1) + High Rx (12x\$575T2) + Low Rx	\$1,400	
EE + SP (18) - Moderate Office Visits (7) + Specialty Rx (12x\$4000T4) + Low Rx	\$200	
EE + SP (19) - Infrequent Office Visits (4) + Minor Procedure (\$2,000)		\$700
EE + SP (20) - Infrequent Office Visits (4) + Outpatient Surgery (\$5,000)	\$500	
EE + SP (21) - Moderate Office Visits (7) + Minor Inpatient Surgery (\$10,000)	\$500	
EE + SP (22) - Moderate Office Visits (7) + Moderate Inpatient Surgery (\$20,000)	\$300	
EE + SP (23) - Moderate Office Visits (7) + Major Inpatient Surgery (\$30,000)	\$300	
EE + SP (24) - Catastrophic Event (\$50,000) + No Utilization for other member	\$400	
EE + SP (25) - Catastrophic Event (\$50,000+) + Low Utilization for other member	\$300	
EE + SP (26) - Catastrophic Event (\$50,000+) + Catastrophic Event (\$50,000+)		\$3,200

Simulation Summary	Trad \$750/\$1500	STAR \$2000/\$4000
Estimated % employees with annual cost savings	9%	91%
Estimated average savings savings > \$0	\$539	\$1,464

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Lehi City (2016) - Plan Comparison Tool - Family Coverage

Simulation Results	Estimated Relative Savings	
	Trad \$750/\$1500	STAR \$2000/\$4000
Family (2) - No Claims (or Preventive Only)		\$2,000
Family (3) - Infrequent Office Visits (4)		\$1,700
Family (4) - Infrequent Office Visits (4) + Specialist (2)		\$1,400
Family (5) - Infrequent Office Visits (4) + Mental Health (2)		\$1,500
Family (6) - Infrequent Office Visits (4) + Urgent Care (1)		\$1,500
Family (7) - Moderate Office Visits (7) + Urgent Care (1)		\$1,300
Family (8) - Infrequent Office Visits (4) + Moderate Urgent Care (2)		\$1,400
Family (9) - Infrequent Office Visits (4) + Emergency Room (1)		\$500
Family (10) - Moderate Office Visits (7) + Emergency Room (1)		\$300
Family (11) - Infrequent Office Visits (4) + Moderate Emergency Room (2)	\$600	
Family (12) - Frequent Office Visits (10)		\$1,200
Family (13) - Infrequent Office Visits (4) + Low Rx (12x\$15T1, 12x\$4T1) + Low Rx		\$1,600
Family (14) - Moderate Office Visits (7) + Low Rx (12x\$15T1, 12x\$4T1) + Low Rx		\$1,300
Family (15) - Moderate Office Visits (7) + Mod Rx (12x\$125T1) + Low Rx	Immaterial Difference	
Family (16) - Frequent Office Visits (10) + UC (1) + Mod Rx (12x\$75T2) + Low Rx	Immaterial Difference	
Family (17) - Frequent Office Visits (10) + UC (1) + High Rx (12x\$575T2) + Low Rx	\$1,400	
Family (18) - Moderate Office Visits (7) + Specialty Rx (12x\$4000T4) + Low Rx	\$200	
Family (19) - Infrequent Office Visits (4) + Minor Procedure (\$2,000)		\$700
Family (20) - Infrequent Office Visits (4) + Outpatient Surgery (\$5,000)	\$500	
Family (21) - Moderate Office Visits (7) + Minor Inpatient Surgery/New Baby (\$10,500)	Immaterial Difference	
Family (22) - Moderate Office Visits (7) + Moderate Inpatient Surgery (\$20,000)	\$300	
Family (23) - Moderate Office Visits (7) + Major Inpatient Surgery (\$30,000)	\$300	
Family (24) - Catastrophic Event (\$50,000) + No Utilization for other member	\$400	
Family (25) - Catastrophic Event (\$50,000+) + Low Utilization for other member	\$300	
Family (26) - Catastrophic Event (\$50,000+) + Catastrophic Event (\$50,000+)		\$3,200

Simulation Summary	Trad \$750/\$1500	STAR \$2000/\$4000
Estimated % employees with annual cost savings	8%	92%
Estimated average savings savings > \$0	\$544	\$1,464

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